

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: John Fredrick Irwin
Joy Ann Irwin

Case No.: 1-19-03439 HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Fay Servicing
Court Claim Number:	07
Last Four of Loan Number:	7105
Property Address if applicable:	1 White Birch Dr

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$19,154.55
b.	Prepetition arrearages paid by the trustee:	\$19,154.55
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$2,868.69
f.	Postpetition arrearage paid by the trustee:	\$2,868.69
g.	Total b, d, and f:	\$22,023.24

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage was paid through the Trustee
from September 2019 to August 2024

Current monthly mortgage payment: \$1,018.92

The next post-petition payment was due
on:

September 2024

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the

default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: November 27, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: John Fredrick Irwin
Joy Ann Irwin

Case No.: 1-19-03439 HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on November 27, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Nicholas G. Platt, Esquire
Mooney Law
230 York St
Hanover PA 17331

Served by First Class Mail

Fay Servicing, LLC
Bankruptcy Dept
PO Box 814609
Dallas TX 75381-4609

John Fredrick Irwin
Joy Ann Irwin
1 White Birch Ln
Littlestown AP 17340

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 27, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-03439

JOHN FREDRICK IRWIN

FAY SERVICING, LLC
PO BOX 814609

DALLAS, TX 75381-4609

Acct No: 7105

Sequence: 07
Modify:
Filed Date:
Hold Code:

Amt Sched:	\$0.00	Debt:	\$57,587.82	Interest Paid:	\$0.00
Amt Due:	\$1,018.92	Paid:	\$57,587.82	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5010	FAY SERVICING, LLC							
501-0	FAY SERVICING, LLC		09/17/2024	2039904	\$1,018.92	\$0.00	\$1,018.92	09/26/2024
						Payment for 8/2024		
501-0	FAY SERVICING, LLC	V	09/05/2024	2036294	(\$1,018.92)	\$0.00	(\$1,018.92)	09/05/2024
501-0	FAY SERVICING, LLC		08/07/2024	2038938	\$1,018.92	\$0.00	\$1,018.92	08/16/2024
						Payment for 8/2024		
501-0	FAY SERVICING, LLC		07/10/2024	2038093	\$1,018.92	\$0.00	\$1,018.92	07/18/2024
						Payment for 6/2024		
501-0	FAY SERVICING, LLC		07/10/2024	2038093	\$1,018.92	\$0.00	\$1,018.92	07/18/2024
						Payment for 7/2024		
501-0	FAY SERVICING, LLC		05/22/2024	2036294	\$1,018.92	\$0.00	\$1,018.92	09/05/2024
						Payment for 5/2024		
501-0	FAY SERVICING, LLC		04/17/2024	2035299	\$1,018.92	\$0.00	\$1,018.92	04/26/2024
						Payment for 4/2024		
501-0	FAY SERVICING, LLC		03/14/2024	2034342	\$1,018.92	\$0.00	\$1,018.92	03/22/2024
						Payment for 3/2024		
501-0	FAY SERVICING, LLC		02/14/2024	2033385	\$960.77	\$0.00	\$960.77	02/22/2024
						Payment for 2/2024		
501-0	FAY SERVICING, LLC		01/12/2024	2032477	\$960.77	\$0.00	\$960.77	01/22/2024
						Payment for 1/2024		
501-0	FAY SERVICING, LLC		12/19/2023	2031549	\$960.77	\$0.00	\$960.77	12/29/2023
						Payment for 12/2023		
501-0	FAY SERVICING, LLC		11/15/2023	2030610	\$960.77	\$0.00	\$960.77	12/01/2023
						Payment for 11/2023		
501-0	FAY SERVICING, LLC		10/18/2023	2029656	\$960.77	\$0.00	\$960.77	11/01/2023
						Payment for 10/2023		
501-0	FAY SERVICING, LLC		09/19/2023	2028656	\$960.77	\$0.00	\$960.77	09/28/2023
						Payment for 9/2023		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	FAY SERVICING, LLC		08/09/2023	2027647	\$960.77	\$0.00	\$960.77	08/16/2023
							Payment for 8/2023	
501-0	FAY SERVICING, LLC		07/11/2023	2026687	\$960.77	\$0.00	\$960.77	07/21/2023
							Payment for 7/2023	
501-0	FAY SERVICING, LLC		06/13/2023	2025774	\$960.77	\$0.00	\$960.77	06/22/2023
							Payment for 6/2023	
501-0	FAY SERVICING, LLC		05/16/2023	2024808	\$960.77	\$0.00	\$960.77	05/24/2023
							Payment for 5/2023	
501-0	FAY SERVICING, LLC		04/18/2023	2023778	\$960.77	\$0.00	\$960.77	04/26/2023
							Payment for 4/2023	
501-0	FAY SERVICING, LLC		03/15/2023	2022772	\$960.77	\$0.00	\$960.77	03/27/2023
							Payment for 3/2023	
501-0	FAY SERVICING, LLC		02/15/2023	2021756	\$956.23	\$0.00	\$956.23	02/27/2023
							Payment for 2/2023	
501-0	FAY SERVICING, LLC		01/18/2023	2020759	\$956.23	\$0.00	\$956.23	01/25/2023
							Payment for 1/2023	
501-0	FAY SERVICING, LLC		12/13/2022	2019773	\$956.23	\$0.00	\$956.23	12/28/2022
							Payment for 12/2022	
501-0	FAY SERVICING, LLC		11/16/2022	2018813	\$956.23	\$0.00	\$956.23	12/16/2022
							Payment for 11/2022	
501-0	FAY SERVICING, LLC		10/18/2022	2017756	\$956.23	\$0.00	\$956.23	10/28/2022
							Payment for 9/2022	
501-0	FAY SERVICING, LLC		10/18/2022	2017756	\$956.23	\$0.00	\$956.23	10/28/2022
							Payment for 10/2022	
501-0	FAY SERVICING, LLC		09/13/2022	2016728	\$956.23	\$0.00	\$956.23	09/29/2022
							Payment for 7/2022	
501-0	FAY SERVICING, LLC		09/13/2022	2016728	\$956.23	\$0.00	\$956.23	09/29/2022
							Payment for 8/2022	
501-0	FAY SERVICING, LLC		08/17/2022	2015667	\$956.23	\$0.00	\$956.23	08/24/2022
							Payment for 4/2022	
501-0	FAY SERVICING, LLC		08/17/2022	2015667	\$956.23	\$0.00	\$956.23	08/24/2022
							Payment for 5/2022	
501-0	FAY SERVICING, LLC		08/17/2022	2015667	\$956.23	\$0.00	\$956.23	08/24/2022
							Payment for 6/2022	
501-0	FAY SERVICING, LLC		04/12/2022	2011544	\$956.23	\$0.00	\$956.23	04/29/2022
							Payment for 3/2022	
501-0	FAY SERVICING, LLC		02/16/2022	2009555	\$951.23	\$0.00	\$951.23	03/01/2022
							Payment for 2/2022	
501-0	FAY SERVICING, LLC		01/19/2022	2008553	\$951.23	\$0.00	\$951.23	02/01/2022
							Payment for 1/2022	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	FAY SERVICING, LLC		12/15/2021	2007540	\$951.23	\$0.00	\$951.23	12/31/2021
							Payment for 12/2021	
501-0	FAY SERVICING, LLC		11/16/2021	2006516	\$951.23	\$0.00	\$951.23	11/29/2021
							Payment for 11/2021	
501-0	FAY SERVICING, LLC		10/14/2021	2005471	\$951.23	\$0.00	\$951.23	11/02/2021
							Payment for 10/2021	
501-0	FAY SERVICING, LLC		09/14/2021	2004454	\$951.23	\$0.00	\$951.23	09/24/2021
							Payment for 9/2021	
501-0	FAY SERVICING, LLC		08/18/2021	2003414	\$951.23	\$0.00	\$951.23	08/30/2021
							Payment for 8/2021	
501-0	FAY SERVICING, LLC		07/14/2021	2002377	\$951.23	\$0.00	\$951.23	08/03/2021
							Payment for 6/2021	
501-0	FAY SERVICING, LLC		07/14/2021	2002377	\$951.23	\$0.00	\$951.23	08/03/2021
							Payment for 7/2021	
501-0	FAY SERVICING, LLC		06/16/2021	2001402	\$951.23	\$0.00	\$951.23	06/25/2021
							Payment for 5/2021	
501-0	FAY SERVICING, LLC		04/15/2021	1229012	\$951.23	\$0.00	\$951.23	04/29/2021
							Payment for 4/2021	
501-0	FAY SERVICING, LLC		03/17/2021	1227988	\$951.23	\$0.00	\$951.23	03/29/2021
							Payment for 3/2021	
501-0	FAY SERVICING, LLC		02/17/2021	1226980	\$947.53	\$0.00	\$947.53	02/25/2021
							Payment for 2/2021	
501-0	FAY SERVICING, LLC		01/19/2021	1225960	\$947.53	\$0.00	\$947.53	01/27/2021
							Payment for 1/2021	
501-0	FAY SERVICING, LLC		01/19/2021	1225960	\$947.53	\$0.00	\$947.53	01/27/2021
							Payment for 12/2020	
501-0	FAY SERVICING, LLC		12/10/2020	1224173	\$947.53	\$0.00	\$947.53	12/17/2020
							Payment for 11/2020	
501-0	FAY SERVICING, LLC		10/15/2020	1222424	\$947.53	\$0.00	\$947.53	10/22/2020
							Payment for 10/2020	
501-0	FAY SERVICING, LLC		09/17/2020	1221377	\$947.53	\$0.00	\$947.53	09/24/2020
							Payment for 8/2020	
501-0	FAY SERVICING, LLC		09/17/2020	1221377	\$947.53	\$0.00	\$947.53	09/24/2020
							Payment for 9/2020	
501-0	FAY SERVICING, LLC		09/17/2020	1221377	\$947.53	\$0.00	\$947.53	09/24/2020
							Payment for 7/2020	
501-0	FAY SERVICING, LLC		07/07/2020	1219275	\$947.53	\$0.00	\$947.53	07/15/2020
							Payment for 6/2020	
501-0	FAY SERVICING, LLC		06/02/2020	1218267	\$947.53	\$0.00	\$947.53	06/05/2020
							Payment for 5/2020	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	FAY SERVICING, LLC		06/02/2020	1218267	\$947.53	\$0.00	\$947.53	06/05/2020
							Payment for 3/2020	
501-0	FAY SERVICING, LLC		06/02/2020	1218267	\$947.53	\$0.00	\$947.53	06/05/2020
							Payment for 4/2020	
501-0	FAY SERVICING, LLC		04/14/2020	1216177	\$947.53	\$0.00	\$947.53	04/20/2020
							Payment for 1/2020	
501-0	FAY SERVICING, LLC		04/14/2020	1216177	\$947.53	\$0.00	\$947.53	04/20/2020
							Payment for 2/2020	
501-0	FAY SERVICING, LLC		02/13/2020	1213574	\$947.53	\$0.00	\$947.53	02/26/2020
							Payment for 12/2019	
501-0	FAY SERVICING, LLC		01/16/2020	1212209	\$947.53	\$0.00	\$947.53	01/28/2020
							Payment for 11/2019	
501-0	FAY SERVICING, LLC		12/12/2019	1210823	\$947.53	\$0.00	\$947.53	12/20/2019
							Payment for 9/2019	
501-0	FAY SERVICING, LLC		12/12/2019	1210823	\$947.53	\$0.00	\$947.53	12/20/2019
							Payment for 10/2019	
Sub-totals: \$57,587.82						\$0.00	\$57,587.82	
Grand Total: \$57,587.82						\$0.00		

Disbursements for Claim

Case: 19-03439 JOHN FREDRICK IRWIN

FAY SERVICING, LLC
P.O. BOX 814609

DALLAS, TX 75381-4609

Acct No: 7105/Post Arrears/ White Bir

POST ARREARS ADDED 3RD AP 6/22

Sequence: 24
Modify:
Filed Date:
Hold Code:

Amt Sched:	\$0.00	Debt:	\$2,868.69	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$2,868.69	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	FAY SERVICING, LLC							
521-0	FAY SERVICING, LLC		05/22/2024	2036295	\$149.23	\$0.00	\$149.23	05/30/2024
521-0	FAY SERVICING, LLC		04/17/2024	2035300	\$80.20	\$0.00	\$80.20	04/26/2024
521-0	FAY SERVICING, LLC		03/14/2024	2034343	\$93.47	\$0.00	\$93.47	03/22/2024
521-0	FAY SERVICING, LLC		02/14/2024	2033386	\$84.82	\$0.00	\$84.82	02/22/2024
521-0	FAY SERVICING, LLC		01/12/2024	2032478	\$98.10	\$0.00	\$98.10	01/22/2024
521-0	FAY SERVICING, LLC		12/19/2023	2031550	\$71.56	\$0.00	\$71.56	12/29/2023
521-0	FAY SERVICING, LLC		11/15/2023	2030611	\$71.56	\$0.00	\$71.56	11/29/2023
521-0	FAY SERVICING, LLC		10/18/2023	2029657	\$78.66	\$0.00	\$78.66	11/01/2023
521-0	FAY SERVICING, LLC		09/19/2023	2028657	\$78.66	\$0.00	\$78.66	09/29/2023
521-0	FAY SERVICING, LLC		08/09/2023	2027648	\$78.65	\$0.00	\$78.65	08/16/2023
521-0	FAY SERVICING, LLC		07/11/2023	2026688	\$78.67	\$0.00	\$78.67	07/19/2023
521-0	FAY SERVICING, LLC		06/13/2023	2025775	\$73.04	\$0.00	\$73.04	06/22/2023
521-0	FAY SERVICING, LLC		05/16/2023	2024809	\$73.04	\$0.00	\$73.04	05/24/2023
521-0	FAY SERVICING, LLC		04/18/2023	2023779	\$73.04	\$0.00	\$73.04	04/26/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
521-0	FAY SERVICING, LLC		03/15/2023	2022773	\$73.04	\$0.00	\$73.04	03/28/2023
521-0	FAY SERVICING, LLC		02/15/2023	2021757	\$518.52	\$0.00	\$518.52	02/27/2023
521-0	FAY SERVICING, LLC		01/18/2023	2020760	\$1,094.43	\$0.00	\$1,094.43	01/26/2023
Sub-totals:					\$2,868.69	\$0.00	\$2,868.69	
Grand Total:					\$2,868.69	\$0.00		

Disbursements for Claim

Case: 19-03439 JOHN FREDRICK IRWIN

FAY SERVICING, LLC
P.O. BOX 814609

DALLAS, TX 75381-4609

Acct No: 7105/PRE ARREARS/1 WHITE

Sequence: 24

Modify:

Filed Date: 9/27/2019 12:00:00AM

Hold Code:

Amt Sched:	\$109,141.00	Debt:	\$19,154.55	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$19,154.55	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FAY SERVICING, LLC							
520-0	FAY SERVICING, LLC		05/22/2024	2036295	\$996.37	\$0.00	\$996.37	05/30/2024
520-0	FAY SERVICING, LLC		04/17/2024	2035300	\$535.55	\$0.00	\$535.55	04/26/2024
520-0	FAY SERVICING, LLC		03/14/2024	2034343	\$624.10	\$0.00	\$624.10	03/22/2024
520-0	FAY SERVICING, LLC		02/14/2024	2033386	\$566.40	\$0.00	\$566.40	02/22/2024
520-0	FAY SERVICING, LLC		01/12/2024	2032478	\$654.94	\$0.00	\$654.94	01/22/2024
520-0	FAY SERVICING, LLC		12/19/2023	2031550	\$477.85	\$0.00	\$477.85	12/29/2023
520-0	FAY SERVICING, LLC		11/15/2023	2030611	\$477.85	\$0.00	\$477.85	11/29/2023
520-0	FAY SERVICING, LLC		10/18/2023	2029657	\$525.20	\$0.00	\$525.20	11/01/2023
520-0	FAY SERVICING, LLC		09/19/2023	2028657	\$525.21	\$0.00	\$525.21	09/29/2023
520-0	FAY SERVICING, LLC		08/09/2023	2027648	\$525.21	\$0.00	\$525.21	08/16/2023
520-0	FAY SERVICING, LLC		07/11/2023	2026688	\$525.20	\$0.00	\$525.20	07/19/2023
520-0	FAY SERVICING, LLC		06/13/2023	2025775	\$487.72	\$0.00	\$487.72	06/22/2023
520-0	FAY SERVICING, LLC		05/16/2023	2024809	\$487.71	\$0.00	\$487.71	05/24/2023
520-0	FAY SERVICING, LLC		04/18/2023	2023779	\$487.71	\$0.00	\$487.71	04/26/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FAY SERVICING, LLC		03/15/2023	2022773	\$487.72	\$0.00	\$487.72	03/28/2023
520-0	FAY SERVICING, LLC		02/15/2023	2021757	\$276.22	\$0.00	\$276.22	02/27/2023
520-0	FAY SERVICING, LLC		12/13/2022	2019774	\$524.92	\$0.00	\$524.92	12/30/2022
520-0	FAY SERVICING, LLC		11/16/2022	2018814	\$524.93	\$0.00	\$524.93	12/16/2022
520-0	FAY SERVICING, LLC		10/18/2022	2017757	\$38.85	\$0.00	\$38.85	10/28/2022
520-0	FAY SERVICING, LLC		02/16/2022	2009556	\$377.97	\$0.00	\$377.97	03/01/2022
520-0	FAY SERVICING, LLC		01/19/2022	2008554	\$377.97	\$0.00	\$377.97	02/01/2022
520-0	FAY SERVICING, LLC		12/15/2021	2007541	\$377.97	\$0.00	\$377.97	01/03/2022
520-0	FAY SERVICING, LLC		11/16/2021	2006517	\$377.98	\$0.00	\$377.98	12/01/2021
520-0	FAY SERVICING, LLC		10/14/2021	2005472	\$402.64	\$0.00	\$402.64	11/02/2021
520-0	FAY SERVICING, LLC		09/14/2021	2004455	\$402.64	\$0.00	\$402.64	09/24/2021
520-0	FAY SERVICING, LLC		08/18/2021	2003415	\$402.64	\$0.00	\$402.64	09/01/2021
520-0	FAY SERVICING, LLC		07/14/2021	2002378	\$1,480.32	\$0.00	\$1,480.32	08/03/2021
520-0	FAY SERVICING, LLC		04/15/2021	1229013	\$610.37	\$0.00	\$610.37	04/29/2021
520-0	FAY SERVICING, LLC		03/17/2021	1227989	\$610.37	\$0.00	\$610.37	03/29/2021
520-0	FAY SERVICING, LLC		02/17/2021	1226981	\$613.26	\$0.00	\$613.26	02/25/2021
520-0	FAY SERVICING, LLC		01/19/2021	1225961	\$1,839.78	\$0.00	\$1,839.78	01/27/2021
520-0	FAY SERVICING, LLC		10/15/2020	1222425	\$598.40	\$0.00	\$598.40	10/22/2020
520-0	FAY SERVICING, LLC		09/17/2020	1221378	\$932.58	\$0.00	\$932.58	09/30/2020
Sub-totals: \$19,154.55						\$0.00	\$19,154.55	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
Grand Total:						\$19,154.55	\$0.00	